

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number (if known) | 22-50065 | | |

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|---|----|---|
| 1. Schedule A/B: Property (Official Form 106A/B) | | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ | 3,674,999.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 106,486.19 |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ | 3,781,485.19 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|---|----|---|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 1,733,206.64 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ | 0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ | 516,985.62 |
| Your total liabilities | | \$ 2,250,192.26 |

Part 3: Summarize Your Income and Expenses

| | | |
|---|----|------------------|
| 4. Schedule I: Your Income (Official Form 106I) | | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ | 10,666.67 |
| 5. Schedule J: Your Expenses (Official Form 106J) | | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ | 6,650.00 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Rabbi Yitzhak Joel MillerCase number (if known) 22-50065

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:**Total claim**

9a. Domestic support obligations (Copy line 6a.)

\$ _____

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ _____

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ _____

9d. Student loans. (Copy line 6f.)

\$ _____

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ _____

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+\$ _____

9g. **Total.** Add lines 9a through 9f.

\$ _____

Fill in this information to identify your case and this filing:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number | 22-50065 | | |

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

1234 Carondelet St.

Street address, if available, or other description

New Orleans LA 70130-0000

City State ZIP Code

Orleans

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☒ Other **rental**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

vacation rental property, was previously a duplex but has been remodeled into a single family dwelling

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$925,000.00

Current value of the portion you own?

\$925,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Debtor owns the property; Flagship Vacation Properties, LLC owns the furnishings

☐ Check if this is community property (see instructions)

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****If you own or have more than one, list here:**

1.2

23252 Sudie Payne Rd.

Street address, if available, or other description

Rodanthe NC 27968-0000

City State ZIP Code

Dare

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☒ Other **vacation rental**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

vacation rental propertyDo not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$1,250,000.00

Current value of the portion you own?

\$1,250,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Debtor owns the property; Flagship Vacation Properties, LLC owns the furnishings☐ Check if this is community property (see instructions)**If you own or have more than one, list here:**

1.3

442 Aldridge Rd.

Street address, if available, or other description

Banner Elk NC 28604-0000

City State ZIP Code

Watauga

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☒ Other **vacation rental**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

vacation rental propertyDo not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$1,499,999.00

Current value of the portion you own?

\$1,499,999.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Debtor owns the property; Flagship Vacation Properties, LLC owns the furnishings☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$3,674,999.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Ford**
 Model: **Ranger**
 Year: **1993**
 Approximate mileage: **160000**
 Other information:
Vin # 2C3CDZAG6HH640825

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**Current value of the portion you own?****\$3,000.00****\$3,000.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☒ No☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$3,000.00**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples: Major appliances, furniture, linens, china, kitchenware*☐ No☒ Yes. Describe.....**laptop computer****\$750.00****clothing and personal effects****\$500.00****grandmother's mink coat****\$500.00****7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*☒ No☐ Yes. Describe.....**8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*☐ No☒ Yes. Describe.....**paintings****\$1,000.00**

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☒ No☐ Yes. Describe.....**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$2,750.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Other financial account****Cash App****\$601.35**17.2. **Checking****SECU****\$4,829.96**17.3. **Savings****SECU****\$5,000.00**

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Flagship Vacation Properties, LLC
1818 Deerfield Rd.
Boone, NC 28607****Value listed is based on bank account and
furniture****100** %**\$16,000.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**403(b)(9) retirement Plan, Reform Pension Board
Rabbi Trust****\$74,304.88****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. Institution name or individual:**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....

Litigation for GSO Property

Unknown

Litigation for Dare County

Unknown

Litigation in Louisiana

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$100,736.19****Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
- ☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
- ☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

| | | |
|--|---------------------|--|
| 55. Part 1: Total real estate, line 2 | | \$3,674,999.00 |
| 56. Part 2: Total vehicles, line 5 | \$3,000.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$2,750.00 | |
| 58. Part 4: Total financial assets, line 36 | \$100,736.19 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | \$0.00 | |
| | + | |
| 62. Total personal property. Add lines 56 through 61... | \$106,486.19 | Copy personal property total \$106,486.19 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$3,781,485.19 |

91C (4/21)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In the Matter of:
Rabbi Yitzhak Joel Miller

Case No. 22-50065

DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS

Debtor.

NOTE: You must complete this form in addition to Official Form 106C (Schedule 'C') to claim property as exempt if: (1) your domicile was located in North Carolina for the 730 days immediately preceding the date of the filing of the petition, or (2) your domicile was not located in a single state for those 730 days, but your domicile was located in North Carolina for 180 days immediately preceding the 730-day period or for a longer portion of such 180-day period than in any other place. For more information, please refer to Local Rule 4003-1 of the United States Bankruptcy Court for the Middle District of North Carolina. Schedule 'C' may be found at <https://www.uscourts.gov/forms/bankruptcy-forms>.

I, Rabbi Yitzhak Joel Miller, the undersigned Debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(3)(A), (B), and (C), the Laws of the State of North Carolina, and non-bankruptcy federal law.

1. REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT. (NCGS 1C-1601(a)(1)).

Select appropriate exemption amount below:

- ☒ Total net value not to exceed \$35,000.
☐ Total net value not to exceed \$60,000. (Debtor is unmarried, 65 years of age or older, property was previously owned by Debtor as tenant by the entirety or joint tenant with rights of survivorship, and former co-owner is deceased.)

| Description of Property & Address | Market Value | Mtg. Holder or Lien Holder(s) | Amt. Mtg. or Lien | Net Value |
|---|--------------|-------------------------------|-------------------|-----------------|
| -NONE- | | | | |
| (a) Total Net Value | | | \$ | 0.00 |
| Total Net Exemption | | | \$ | 0.00 |
| (b) Unused portion of exemption, not to exceed \$5,000. (This amount, if any, may be carried forward and used to claim an exemption in any property owned by the Debtor. (NCGS 1C-1601(a)(2)). | | | \$ | 5,000.00 |

2. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(3)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

| Description of Property & Address | Market Value | Mtg. Holder or Lien Holder(s) | Amt. Mtg. or Lien | Net Value |
|-----------------------------------|--------------|-------------------------------|-------------------|-----------|
| -NONE- | | | | |

3. MOTOR VEHICLE. (NCGS 1C-1601(a)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$3,500.)

| Year, Make, Model of Auto | Market Value | Lien Holder(s) | Amt. Lien | Net Value |
|--------------------------------------|-----------------|----------------|-----------|-----------------|
| 1993 Ford Ranger 160000 miles | | | | |
| Vin # 2C3CDZAG6HH640825 | 3,000.00 | | | 3,000.00 |

- (a) Statutory allowance \$ 3,500
 (b) Amount from 1 (b) above to be used in this paragraph.
 (A part or all of 1 (b) may be used as needed.) \$ _____
- Total Net Exemption \$ **3,000.00**

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4. **TOOLS OF TRADE, IMPLEMENTS, OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by Debtor or Debtor's dependent. Total net value of all items claimed as exempt not to exceed \$2,000.)

| Description | Market Value | Lien Holder(s) | Amt. Lien | Net Value |
|--|--------------|----------------|-----------|-----------|
| -NONE- | | | | |
| (a) Statutory allowance | | \$ | 2,000 | |
| (b) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.) | | \$ | | |
| Total Net Exemption | | \$ | 0.00 | |

5. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's aggregate interest, not to exceed \$5,000 in value for the Debtor plus \$1,000 for each dependent of the Debtor, not to exceed \$4,000 total for dependents.)

| Description | Market Value | Lien Holder(s) | Amt. Lien | Net Value |
|---|--------------|----------------|-----------|-----------|
| clothing and personal effects | 500.00 | | | 500.00 |
| grandmother's mink coat | 500.00 | | | 500.00 |
| laptop computer | 750.00 | | | 750.00 |
| Total Net Value | | | | 1,750.00 |
| (a) Statutory allowance for Debtor | | \$ | 5,000 | |
| (b) Statutory allowance for Debtor's dependents: <u>1</u> dependents at \$1,000 each (not to exceed \$4,000 total for dependents) | | | 1,000.00 | |
| (c) Amount from 1(b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.) | | | | |
| Total Net Exemption | | | | 1,750.00 |

6. **LIFE INSURANCE.** (NCGS 1C-1601(a)(6) and Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company\Policy No.\Name of Insured\Policy Date\Name of Beneficiary

-NONE-

7. **PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS).** (NCGS 1C-1601(a)(7). No limit on value.)

Description:

-NONE-

8. **DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION:** (NCGS 1C-1601(a)(8). No limit on number or amount.)

A. \$ **-NONE-** Compensation for personal injury, including compensation from private disability policies or annuities.

B. \$ **-NONE-** Compensation for death of person of whom Debtor was dependent for support.

9. **INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE.** (NCGS 1C-1601(a)(9). No limit on number or amount.) **AND OTHER RETIREMENT FUNDS DEFINED IN 11 U.S.C. § 522(b)(3)(c).**

| Detailed Description | Value |
|--|-----------|
| 403(b)(9) retirement Plan, Rabbi Trust: Reform Pension Board | 74,304.88 |

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10. **COLLEGE SAVINGS PLANS QUALIFIED UNDER SECTION 529 OF THE INTERNAL REVENUE CODE.** (NCGS 1C-1601(a)(10). Total net value not to exceed \$25,000 and may not include any funds placed in a college savings plan within the preceding 12 months, except to the extent any of the contributions were made in the ordinary course of Debtor's financial affairs and were consistent with Debtor's past pattern of contributions. This exemption applies only to the extent that the funds are for a child of Debtor and will actually be used for the child's college or university expenses.)

Detailed Description**Value****-NONE-**

11. **RETIREMENT BENEFITS UNDER A RETIREMENT PLAN OF OTHER STATE AND GOVERNMENTAL UNITS OF OTHER STATES, TO THE EXTENT THOSE BENEFITS ARE EXEMPT UNDER THE LAWS OF THAT STATE OR GOVERNMENTAL UNIT.** (NCGS 1C-1601(a)(11). No limit on amount.)

Description:**-NONE-**

12. **ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH DEBTOR IS ENTITLED.** (NCGS 1C-1601(a)(12). No limit on amount to the extent such payments are reasonably necessary for the support of Debtor or a dependent of Debtor.)

Description:**-NONE-**

13. **ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE.** (NCGS 1C-1601(a)(2). The amount claimed may not exceed the remaining amount available under paragraph 1(b) which has not been used for other exemptions.)

| Description | Market Value | Lien Holder(s) | Amt. Lien | Net Value | Value Claimed as Exempt |
|---|---------------------|-----------------------|------------------|------------------|--------------------------------|
| -NONE- | | | | | |
| (a) Total Net Value of property claimed in paragraph 13. | | | \$ | 0.00 | |
| (b) Total amount available from paragraph 1(b). | | | \$ | 5,000.00 | |
| (c) Less amounts from paragraph 1(b) which were used in the following paragraphs: | | | | | |
| Paragraph 3(b) | \$ | | | | |
| Paragraph 4(b) | \$ | | | | |
| Paragraph 5(c) | \$ | | | | |
| Net Balance Available from paragraph 1(b) | | | \$ | 5,000.00 | |
| Total Net Exemption | | | \$ | | |

14. **OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:**

-NONE-

TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT

\$ **0.00**

15. **EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:**

-NONE-

TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT

\$ **0.00****16. RECENT PURCHASES**

The exemptions provided in NCGS 1C-1601(a)(2), (3), (4), and (5) are inapplicable with respect to tangible personal property purchased by the Debtor less than 90 days preceding the initiation of judgment collection proceedings or the filing of a petition for bankruptcy, unless the purchase of the property is directly traceable to the liquidation or conversion of property that may be exempt and no additional property was transferred into or used to acquire the replacement property.

List tangible personal property purchased by the Debtor less than 90 days preceding the filing of the bankruptcy petition:

91C (4/21)

| Description | Market Value | Lien Holder(s) | Amt. Lien | Net Value |
|-------------------------------|--------------|--|-----------|-----------|
| -NONE- | | | | |
| DATE February 23, 2022 | | /s/ Rabbi Yitzhak Joel Miller Rabbi Yitzhak Joel Miller Debtor | | |

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number (if known) | 22-50065 | | |

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
|--|--|--|---|
| 2.1 Fay Servcing, LLC <small>Creditor's Name</small> 901 S. 2nd St., Ste 201 Springfield, IL 62704 <small>Number, Street, City, State & Zip Code</small> | Describe the property that secures the claim: 23252 Sudie Payne Rd. Rodanthe, NC 27968 Dare County vacation rental property As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) | \$0.00 | \$1,250,000.00 |
| Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt | Notice Only - Former Servicer of Mortgage | | |
| Date debt was incurred _____ | Last 4 digits of account number 0323 | | |

Debtor 1 **Rabbi Yitzhak Joel Miller**

First Name

Middle Name

Last Name

Case number (if known)

22-50065

2.2

**High Country
Renovators, Inc.**

Creditor's Name

**655 Winklers Creek Rd.
Boone, NC 28607**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**442 Aldridge Rd. Banner Elk, NC
28604 Watauga County
vacation rental property**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☒ Other (including a right to offset)**Consent Judgment****\$12,123.53****\$1,499,999.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **S335**

2.3

**John Robichaux & John
Robichaux, LLC**

Creditor's Name

**5520 McKenna St.
New Orleans, LA 70125**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**1234 Carondelet St. New Orleans,
LA 70130 Orleans County
vacation rental property, was
previously a duplex but has been
remodeled into a single family
dwelling**

As of the date you file, the claim is: Check all that apply.

☒ Contingent☐ Unliquidated☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$5,000.00****\$925,000.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **elet**

Debtor 1 **Rabbi Yitzhak Joel Miller** Case number (if known) **22-50065**
 First Name Middle Name Last Name

| | | |
|---|---|---|
| 2.4 Selene Servicing LP Creditor's Name PO Box 461470 San Antonio, TX 78246 Number, Street, City, State & Zip Code | Describe the property that secures the claim: 442 Aldridge Rd. Banner Elk, NC 28604 Watauga County vacation rental property As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Deed of Trust | \$530,196.34 \$1,499,999.00 \$0.00 |
|---|---|---|

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number **9374**

| | | |
|---|--|---|
| 2.5 SN Servicing Corporation Creditor's Name 13702 Couresy Blvd, Bldg 1A Baton Rouge, LA 70817-1370 Number, Street, City, State & Zip Code | Describe the property that secures the claim: 23252 Sudie Payne Rd. Rodanthe, NC 27968 Dare County vacation rental property As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Deed of Trust; New loan servicer | \$549,732.78 \$1,250,000.00 \$0.00 |
|---|--|---|

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Debtor 1 **Rabbi Yitzhak Joel Miller**

First Name

Middle Name

Last Name

Case number (if known)

22-50065**2.6****Specialized Loan
Servicing**

Creditor's Name

**8742 Lucent Blvd. Suite
300
Littleton, CO 80129**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**1234 Carondelet St. New Orleans,
LA 70130 Orleans County
vacation rental property, was
previously a duplex but has been
remodeled into a single family
dwelling****\$636,153.99****\$925,000.00****\$0.00**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **3088****2.7****The Law Office of
Herschel C. Adcock Jr.**

Creditor's Name

**Attn: Corey J. Giroir
13541 Tiger Bend Rd
Baton Rouge, LA 70817**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Notice Only**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,733,206.64

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$1,733,206.64**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[]

Name, Number, Street, City, State & Zip Code

**Bradley Arant Boulton Cummings LLP
Atty for Recovco Mortgage & Sprout Mortg
One Jackson Place, Ste 1000
188 E. Capital Street
Jackson, MS 39201**On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

First Name

Middle Name

Last Name

| | | |
|-------|--|---|
| [] | Name, Number, Street, City, State & Zip Code Clerk of Court & Ex-Officio Recorder Land Records Division 1340 Poydras Street, 4th Floor New Orleans, LA 70112 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Dare Co Clerk, Superior Ct, Justice Ctr Attn: Special Proceedings, #20 SP 2 962 Marshall C. Collins Dr. PO Box 1849 Manteo, NC 27954 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code DLJ Mortgage Cpaital, Inc. c/o Selene Finance LP 9990 Richmond Ave., Suite 400 South Houston, TX 77042-4546 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Eric J Simonson Hinshaw & Culbertson Atty for Specialized & HOF Legal Trust 400 Poydras Street, Ste. 3150 New Orleans, LA 70130 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Fay Servicing LLC 8001 Woodland Ctr. Blvd., Ste 100 Tampa, FL 33614 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Fay Servicing LLC 8001 Woodland Ctr. Blvd., Ste 100 Tampa, FL 33614 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Fay Servicing, LLC c/o Registered Agent Solutions, Inc. RA 176 Mine Lakes Ct., Ste. 100 Raleigh, NC 27615-6417 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Fay Servicing, LLC c/o Phillip A. Hedrick, Jr. Bankruptcy Dept. P.O. Box 2505 Fayetteville, NC 28302 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Fay Servicing, LLC c/o Registered Agent Solutions, Inc. RA 176 Mine Lakes Ct., Ste. 100 Raleigh, NC 27615-6417 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |

Debtor 1 **Rabbi Yitzhak Joel Miller**

First Name

Middle Name

Last Name

Case number (if known)

22-50065

| | | |
|-------|--|---|
| [] | Name, Number, Street, City, State & Zip Code High County Renovators, Inc. c/o Nathan A. Miller, Esq Miller & Johnson, PLLC PO Box 49 Boone, NC 28607 | On which line in Part 1 did you enter the creditor? <u>2.2</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code HOF I Trust c/o Specialized Loan Serv. Agent for Service: United Agent Group 1070-B West Causeway Approach Mandeville, LA 70471 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Hutchens Law Firm, LLP Attn: Hilton Hutchens 4317 Ramsey St. PO Box 2505 Fayetteville, NC 28302 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Hutchens Law Firm, LLP Attn: Phillip A. Hedrick Jr. Bankruptcy Dept. PO Box 2505 Fayetteville, NC 28302 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Hutchens Law Firm, LLP Attn: Hilton Hutchens 4317 Ramsey St. PO Box 2505 Fayetteville, NC 28302 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Joseph J. Vonnegut P.O. Box 2505 4317 Ramsey St. Fayetteville, NC 28311-2133 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Joseph J. Vonnegut P.O. Box 2505 4317 Ramsey St. Fayetteville, NC 28311-2133 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Kristen Redman Robertson Anschutz Schneid Crane & Part. 525 N. Tryon St. , Suite 1600 Charlotte, NC 28202 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |

Debtor 1 **Rabbi Yitzhak Joel Miller**

First Name

Middle Name

Last Name

Case number (if known)

22-50065

| | | |
|-------|---|---|
| [] | Name, Number, Street, City, State & Zip Code Office of the Sheriff Civil Division, Real Estate Department 403 Civil Courts Buidling 421 Loyola Avenue New Orleans, LA 70112 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Orleans Parish Sheriff's Office Civil Div, Real Estate Sales #2019-8948 2800 Perdido St. New Orleans, LA 70119 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Recovco Mortgage Management LLC Agent for Service: CT Corporation System 3867 Plaza Tower Dr Baton Rouge, LA 70816 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Ronnie Berthelot Adcock Law 13541 Tiger Bend Rd. Baton Rouge, LA 70814 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Selene Finance LP c/o Corporation Service Company, Reg.Agt 2626 Glenwood Ave, Ste 550 Raleigh, NC 27608 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Selene Finance LP 9990 Richmond Ave, Ste 400, South PO Box 422039 Houston, TX 77242 | On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Selene Finance LP c/o Corporation Service Company, Reg.Agt 2626 Glenwood Ave, Ste 550 Raleigh, NC 27608 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Selene Finance LP 9990 Richmond Ave, Ste 400, South PO Box 422039 Houston, TX 77242 | On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____ |
| <hr/> | | |
| [] | Name, Number, Street, City, State & Zip Code Specialized Loan Servicing, LLC c/o United Agent Group, Inc - Reg Agent 15720 Brixham Hill Ave, Ste 300 Charlotte, NC 28277 | On which line in Part 1 did you enter the creditor? <u>2.6</u> Last 4 digits of account number ____ |

Debtor 1 **Rabbi Yitzhak Joel Miller**

First Name

Middle Name

Last Name

Case number (if known)

22-50065

[]

Name, Number, Street, City, State & Zip Code

Specialized Loan Servicing, LLC
Agent for Service: United Agent Group,
1070-B West Causeway Approach
Mandeville, LA 70471

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code

Specialized Loan Servicing, LLC
6200 Quebec St, Ste 300
Englewood, CO 80110

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code

Sprout Mortgage, LLC
Agent for Service: Universal Reg. Agents
1011 North Causeway Blvd, Ste 3
Mandeville, LA 70471

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code

U.S. Bank Trust National Assoc. Trustee
c/o Specialized Loan Servicing, LLC
6200 S. Quebec St.
Greenwood Village, CO 80111

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number ____

[]

Name, Number, Street, City, State & Zip Code

U.S. BankTrust National Association
c/o Fay Servicing, LLC
P.O. Box 814609
Dallas, TX 75381-4609

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number ____

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number | 22-50065 | | |
| (if known) | | | |

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

| | | Total claim | Priority amount | Nonpriority amount |
|--|--|--|-----------------|--------------------|
| 2.1 | Dare County Tax Office Priority Creditor's Name 954 Marshall C. Collins Dr PO Box 1000 Manteo, NC 27954 Number Street City State Zip Code | Last 4 digits of account number | \$0.00 | \$0.00 |
| | When was the debt incurred? | | | \$0.00 |
| Who incurred the debt? Check one. | | As of the date you file, the claim is: Check all that apply | | |
| <input checked="" type="checkbox"/> Debtor 1 only | | <input type="checkbox"/> Contingent | | |
| <input type="checkbox"/> Debtor 2 only | | <input type="checkbox"/> Unliquidated | | |
| <input type="checkbox"/> Debtor 1 and Debtor 2 only | | <input type="checkbox"/> Disputed | | |
| <input type="checkbox"/> At least one of the debtors and another | | Type of PRIORITY unsecured claim: | | |
| <input type="checkbox"/> Check if this claim is for a community debt | | <input type="checkbox"/> Domestic support obligations | | |
| Is the claim subject to offset? | | <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government | | |
| <input checked="" type="checkbox"/> No | | <input type="checkbox"/> Claims for death or personal injury while you were intoxicated | | |
| <input type="checkbox"/> Yes | | <input type="checkbox"/> Other. Specify _____ | | |

Notice Only

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

| | | | | |
|---|--|---|---------------|---------------|
| 2.2 | Guilford County Tax Priority Creditor's Name P.O. Box 3138 q Greensboro, NC 27402 Number Street City State Zip Code | Last 4 digits of account number _____ \$0.00 | \$0.00 | \$0.00 |
| Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <div style="text-align: center;">Notice Only</div> | | |

| | | | | |
|---|---|---|---------------|---------------|
| 2.3 | Internal Revenue Service Priority Creditor's Name Centralized Insolvency PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code | Last 4 digits of account number _____ \$0.00 | \$0.00 | \$0.00 |
| Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <div style="text-align: center;">Notice Only</div> | | |

| | | | | |
|---|--|---|---------------|---------------|
| 2.4 | NC Department of Revenue Priority Creditor's Name PO Box 25000 Raleigh, NC 27640-0002 Number Street City State Zip Code | Last 4 digits of account number _____ \$0.00 | \$0.00 | \$0.00 |
| Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | | When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <div style="text-align: center;">Notice Only</div> | | |

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

2.5

NC Employment Security Commission

Priority Creditor's Name

PO Box 26504**Raleigh, NC 27611**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number _____ **\$0.00** **\$0.00** **\$0.00**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☒ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify _____

Notice Only

2.6

Watauga County Tax Administration

Priority Creditor's Name

Ste 21 Courthouse**842 W. King Street****Boone, NC 28607**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number _____ **\$0.00** **\$0.00** **\$0.00**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☒ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify _____

Notice Only**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.**Total claim**

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

4.1

Barbara Morganstern

Nonpriority Creditor's Name

**Morganstern & Associates
100 S. Elm St, Ste 320
Greensboro, NC 27401**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$14,659.96**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Fees owed for legal services**

4.2

Elon University

Nonpriority Creditor's Name

**100 Campus Drive
PO Box 398
Attn: Bursar's Office
Elon, NC 27244**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1,561.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Education Loan**

4.3

Fed Loan Servicing

Nonpriority Creditor's Name

**P.O. Box 60610
Harrisburg, PA 17106**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$479,449.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☒ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

Multiple Student Loan Accounts
Claim Amount equals total amount owed

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

4.4

First Point Collection Resources

Nonpriority Creditor's Name

P.O. Box 26140**Greensboro, NC 27402-6140**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$0.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Notice Only**

4.5

Jefferson Capital Sytems

Nonpriority Creditor's Name

P.O. Box 7999**Saint Cloud, MN 56302-9617**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1,000.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.6

Kohl's

Nonpriority Creditor's Name

P.O. Box 414509**Irving, TX 75014**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$465.12**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Purchase**

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

4.7

Midland Credit Management

Nonpriority Creditor's Name

P/O. Box 2037**Warren, MI 48090**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$2,554.55**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Account**

4.8

Midland Credit Management

Nonpriority Creditor's Name

P.O. Box 2037**Suite 100****Warren, MI 48090**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$136.71**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Account**

4.9

Portfolio Recovery Associates, LLC

Nonpriority Creditor's Name

P.O. Box 41067**Norfolk, VA 23541**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$784.71**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection**

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**4.1
0**Southern California Edison
Company**

Nonpriority Creditor's Name

**2131 Walnut Grove Ave
Rosemead, CA 91770**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$39.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.1
1**Synchrony Bank**

Nonpriority Creditor's Name

**P.O. Box 965013
Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$3,753.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.1
2**Synchrony Bank**

Nonpriority Creditor's Name

**P.O. Box 965015
Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$422.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charged Off**

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**4.1
3**Synchrony Bank/Amazon**

Nonpriority Creditor's Name

P.O. Box 965015**Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$822.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charged Off**

4.1
4**Truliant Federal Credit Union**

Nonpriority Creditor's Name

Attn: Officer**PO Box 26000****Winston Salem, NC 27114-6000**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$2,764.57

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **personal loan**

4.1
5**Wells Fargo**

Nonpriority Creditor's Name

P.O. Box 14517**Des Moines, IA 50306**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$8,574.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

Name and Address

Wells Fargo Bank N.A.
P.O Box 10438 MAC F8235-02F
Des Moines, IA 50306-0438

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.15** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| | | | | |
|--|--|--------------------------------|--------------------------------|-------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. | \$ <u> </u> | 0.00 |
| | 6b. Taxes and certain other debts you owe the government | 6b. | \$ <u> </u> | 0.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$ <u> </u> | 0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ <u> </u> | 0.00 |
| | 6e. Total Priority. Add lines 6a through 6d. | 6e. | \$ <u> </u> | 0.00 |
| Total claims from Part 2 | Total Claim | | | |
| | 6f. Student loans | 6f. | \$ <u> </u> | 479,449.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ <u> </u> | 0.00 |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ <u> </u> | 0.00 |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ <u> </u> | 37,536.62 |
| 6j. Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ <u> </u> | 516,985.62 | |

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number (if known) | 22-50065 | | |

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code | | State what the contract or lease is for |
|--|---|--|
| 2.1 | Flagship Vacation Properties 1818 Deerfield Rd Boone, NC 28607 | Flagship leases the 3 properties from the Debtor for use as vacation rentals, and then has contracts with property service companies. |

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number | 22-50065 | | |
| (if known) | | | |

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Rabbi Yitzhak Joel MillerDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: MIDDLE DISTRICT OF NORTH CAROLINACase number 22-50065
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

☒ Employed☐ Not employedOwner/OperatorFlagship Vacation Properties1818 Deerfield Rd.
Boone, NC 28607

Debtor 2 or non-filing spouse

☐ Employed☐ Not employedHow long employed there? 3 years**Part 2:** Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or
non-filing spouse2. \$ 0.00 \$ N/A3. +\$ 0.00 +\$ N/A4. \$ 0.00 \$ N/A

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|---|-----------------------------------|
| Copy line 4 here | 4. \$ 0.00 | \$ N/A |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 0.00 | \$ N/A |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ N/A |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ N/A |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ N/A |
| 5e. Insurance | 5e. \$ 0.00 | \$ N/A |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ N/A |
| 5g. Union dues | 5g. \$ 0.00 | \$ N/A |
| 5h. Other deductions. Specify: _____ | 5h.+ \$ 0.00 | + \$ N/A |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 0.00 | \$ N/A |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 0.00 | \$ N/A |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 9,000.00 | \$ N/A |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ N/A |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 1,666.67 | \$ N/A |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ N/A |
| 8e. Social Security | 8e. \$ 0.00 | \$ N/A |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$ 0.00 | \$ N/A |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ N/A |
| 8h. Other monthly income. Specify: _____ | 8h.+ \$ 0.00 | + \$ N/A |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 10,666.67 | \$ N/A |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 10,666.67 + \$ N/A | = \$ 10,666.67 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | | |
| | 11. +\$ 0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies | 12. \$ 10,666.67 | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input checked="" type="checkbox"/> No. | | |
| <input type="checkbox"/> Yes. Explain: _____ | | |

Fill in this information to identify your case:

Debtor 1 Rabbi Yitzhak Joel Miller

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF NORTH CAROLINA

Case number 22-50065
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son17☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,000.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 100.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

| | |
|--|--------------------------|
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. \$ <u>100.00</u> |
| 6b. Water, sewer, garbage collection | 6b. \$ <u>60.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>175.00</u> |
| 6d. Other. Specify: _____ | 6d. \$ <u>0.00</u> |
| 7. Food and housekeeping supplies | 7. \$ <u>1,400.00</u> |
| 8. Childcare and children's education costs | 8. \$ <u>0.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. \$ <u>100.00</u> |
| 10. Personal care products and services | 10. \$ <u>100.00</u> |
| 11. Medical and dental expenses | 11. \$ <u>240.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ <u>400.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ <u>100.00</u> |
| 14. Charitable contributions and religious donations | 14. \$ <u>0.00</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. \$ <u>0.00</u> |
| 15b. Health insurance | 15b. \$ <u>150.00</u> |
| 15c. Vehicle insurance | 15c. \$ <u>175.00</u> |
| 15d. Other insurance. Specify: umbrella liability policy | 15d. \$ <u>200.00</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. \$ <u>0.00</u> |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. \$ <u>0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. \$ <u>0.00</u> |
| 17c. Other. Specify: _____ | 17c. \$ <u>0.00</u> |
| 17d. Other. Specify: _____ | 17d. \$ <u>0.00</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. \$ <u>0.00</u> |
| 19. Other payments you make to support others who do not live with you. Specify: Son's Tuition/Room & Board | \$ <u>2,000.00</u> |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. \$ <u>0.00</u> |
| 20b. Real estate taxes | 20b. \$ <u>0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ <u>0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ <u>0.00</u> |
| 20e. Homeowner's association or condominium dues | 20e. \$ <u>0.00</u> |
| 21. Other: Specify: misc. | 21. +\$ <u>100.00</u> |
| 22. Calculate your monthly expenses | |
| 22a. Add lines 4 through 21. | \$ <u>6,650.00</u> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | \$ <u>6,650.00</u> |
| 23. Calculate your monthly net income. | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ <u>10,666.67</u> |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ <u>6,650.00</u> |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. \$ <u>4,016.67</u> |

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes.

Explain here: **Relocation to Boston in Spring 2022. Household expenses will increase substantially, but will be offset by current surplus plus increased business income from the development of Turnkey Vacation Properties, d/b/a of Flagship Vacation Properties, LLC**

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number (if known) | 22-50065 | | |

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Rabbi Yitzhak Joel Miller

Rabbi Yitzhak Joel Miller

Signature of Debtor 1

X _____

Signature of Debtor 2

Date February 23, 2022

Date _____

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|-----------|
| Debtor 1 | Rabbi Yitzhak Joel Miller | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF NORTH CAROLINA | | |
| Case number (if known) | 22-50065 | | |

☐ Check if this is an amended filing
Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

307 N. Elam Ave.
Greensboro, NC 27403

Dates Debtor 1 lived there

From-To:
2014-2019

Debtor 2 Prior Address:

☐ Same as Debtor 1

Dates Debtor 2 lived there

☐ Same as Debtor 1
From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1**Sources of income**
Check all that apply.

- ☐ Wages, commissions, bonuses, tips
☒ Operating a business

Gross income
(before deductions and exclusions)**\$59,450.00****Debtor 2****Sources of income**
Check all that apply.

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

Gross income
(before deductions and exclusions)

For last calendar year:
(January 1 to December 31, 2021)

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

| | Debtor 1 | | Debtor 2 | |
|---|--|--|---|--|
| | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| For the calendar year before that: (January 1 to December 31, 2020) | <input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$-14,913.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | |
| For the calendar year: (January 1 to December 31, 2019) | <input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$-30,773.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | |

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

| | Debtor 1 | | Debtor 2 | |
|---|--------------------------------------|--|--------------------------------------|--|
| | Sources of income Describe below. | Gross income from each source (before deductions and exclusions) | Sources of income Describe below. | Gross income (before deductions and exclusions) |
| For last calendar year: (January 1 to December 31, 2021) | Child Support | \$19,500.00 | | |
| For the calendar year before that: (January 1 to December 31, 2020) | Child Support | \$4,500.00 | | |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- ☒ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
 During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|-----------------------------|------------------|-------------------|----------------------|--------------------------|
|-----------------------------|------------------|-------------------|----------------------|--------------------------|

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment Include creditor's name |
|----------------------------|------------------|-------------------|----------------------|--|
|----------------------------|------------------|-------------------|----------------------|--|

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

| Case title Case number | Nature of the case | Court or agency | Status of the case |
|---|---|--|--|
| In re foreclosure of DOT executed by Rabbi Yitzhak Miller and Melodie Lea Howard in the original amount of \$441,600.00, dated July 26, 2018, record July 30, 2018, in Book No. 2251, at Page 473 Dare County registry, Substitute Trustee Services, Inc., Substitute Trustee 20 SP 2 | Real Estate Foreclosure | Dare Co Clerk, Superior Ct, Justice Ctr Attn: Special Proceedings, #20 SP 2 962 Marshall C. Collins Dr. PO Box 1849 Manteo, NC 27954 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded Hearing held, sale canceled upon bankruptcy filing |
| Yitzhak Miller v. Fay Servicing LLC | Lender Liability | Dare Co Clerk, Superior Ct, Justice Ctr Attn: Special Proceedings, #20 SP 2 962 Marshall C. Collins Dr. PO Box 1849 Manteo, NC 27954 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Rabbi Yitzhak Miller v. Melodie L. Howard, Fidelity Title, Crown Title, Keller Williams Real Estate, et al. 21 CVS 6300 | Claims related to improvements to and use of real property located at 307 N. Elam Ave, Greensboro, NC | Guilford County Superior Court Guilford County Clerk of Superior Court 201 S. Eugene St PO Box 3008 Greensboro, NC 27402 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Pentagon Federal Credit Union v. Yitzhak Miller 21 CVS 310 | Suit for possession of motor vehicle and money owed on motor vehicle lien | Watauga County Superior Court Watauga County Clerk of Superior Court 842 W. King St., Ste 13 Boone, NC 28607 | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

| Case title Case number | Nature of the case | Court or agency | Status of the case |
|--|--|--|---|
| Substitute Trustee Servicing v. Yitzhak Joel Miller 20 SP 29 | Foreclosure | Watauga County Superior Court Watauga County Clerk of Superior Court 842 W. King St., Ste 13 Boone, NC 28607 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Miller v. Howard | Divorce | Guilford County District Court Guilford County District Court 201 S. Eugene St PO Box 3800 Greensboro, NC 27402 | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| HOF Legal Title Trust 3 v. Melodie Lea Howard a/k/a Melodie L. Howard a/k/a Melodie Howard and Yitzhak Joel Miller a/k/a Yitzhak J. Miller a/k/a Yitzhak Miller 2019 - 8948 | Foreclosure against 1234 Carondelet St. | Civil District Court, Parish of Orleans Clerk of Orleans Civil District Ct, Writ 421 Loyola Ave New Orleans, LA 70112 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| HOF Legal Title Trust 3 v. Melodie Lea Howard a/k/a Melodie L. Howard a/k/a Melodie Howard and Yitzhak Joel Miller a/k/a Yitzhak J. Miller a/k/a Yitzhak Miller 2019-8948 | Foreclosure sales 1234 Carondelet St. property | Orleans Parish Sheriff's Office Civil Div, Real Estate Sales #2019-8948 2800 Perdido St. New Orleans, LA 70119 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Yitzhak Miller v. Recovco Mortgage Management, et al | Fraud in the inducement of Loan Contract, Lender Servicing Liability | Civil District Court, Parish of Orleans Clerk of Orleans Civil District Ct, Writ 421 Loyola Ave New Orleans, LA 70112 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Yitzhak Miller v. Recovco Mortgage Management, et al | Fraud in the inducement of Loan Contract, Lender Servicing Liability | Dare Co Clerk, Superior Ct, Justice Ctr 962 Marshall C. Collins Dr. PO Box 1849 Manteo, NC 27954 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

☐ No. Go to line 11.

☒ Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property | Date | Value of the property |
|---|---|------|-----------------------|
| | Explain what happened | | |
| Fay Servcing, LLC 901 S. 2nd St., Ste 201 Springfield, IL 62704 | 442 Aldridge Rd. Banner Elk, NC 28604 Watauga County vacation rental property | | \$1,499,999.00 |
| | <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied. | | |
| Fay Servcing, LLC 901 S. 2nd St., Ste 201 Springfield, IL 62704 | 23252 Sudie Payne Rd. Rodanthe, NC 27968 Dare County vacation rental property | | \$799,000.00 |
| | <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied. | | |
| Specialized Loan Servicing 8742 Lucent Blvd. Suite 300 Littleton, CO 80129 | 1234 & 1236 Carondelet St. New Orleans, LA 70130 Orleans County vacation rental property, was previously a duplex but has been remodeled into a single family dwelling | | \$630,000.00 |
| | <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied. | | |

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☒ No

☐ Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

☒ No

☐ Yes

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065****Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No☐ Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift and Address: | | | |

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Dates you contributed | Value |
|--|-------------------------------|-----------------------|-------|
| Charity's Name Address (Number, Street, City, State and ZIP Code) | | | |

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
| | Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . | | |

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

| Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|---|-----------------------------------|-------------------|
| Credit Card Management Services, Inc. dba debthelper.com Via Ralph W. Gorrell, Attorney at Law 220 Commerce Place Greensboro, NC 27401 | Pre-filing credit counseling fees | 6/21/2021 | \$24.00 |
| Bennett Guthrie PLLC 1560 Westbrook Plaza Dr Winston Salem, NC 27103 | | | \$4,262.00 |

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

| Person Who Was Paid Address | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--------------------------------|--|---|----------------------|
|--------------------------------|--|---|----------------------|

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☒ Yes. Fill in the details.

| Person Who Received Transfer Address | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|--|---|--|---------------------------|
| Person's relationship to you Flagship Vacation Properties 1818 Deerfield Rd. Boone, NC 28607 Business entity owned by Debtor | 82% Tenancy in Common in real property located at 1234 Carondelet St., New Orleans, LA | agreement to pay 80% of mortgage loan on 1234 Carondelet St. property, neither Debtor nor Flagship are obligated on the promissory note, only obligated through ownership of the property | 6/21/2021 |
| Flagship Vacation Properties 1818 Deerfield Rd Boone, NC 28607 Business entity owned by Debtor | 82% tenancy in common in real property located at 442 Aldridge Rd., Banner Elk, NC | Agreement to pay 82% of mortgage loan on 442 Aldridge Rd. property, neither Debtor nor Flagship are obligated on the promissory note, only obligated through ownership of the property | 6/21/2021 |
| Flagship Vacation Properties 1818 Deerfield Rd. Boone, NC 28607 Business entity owned by Debtor | 82% tenancy in common in real property located at 23252 Sudie Payne Rd., Rodanthe, NC | Agreement to pay 82% of mortgage loan on 23252 Sudie Payne Rd. property, neither Debtor nor Flagship are obligated on the promissory note, only obligated through ownership of the property | 6/21/2021 |
| Yitzhak Joel Miller 1818 Deerfield Rd. Boone, NC 28607 business entity owed by debtor | 442 Aldridge Rd, Banner Elk, NC 28604 | none, was transferred back to it pre-bankruptcy ownership | 9/7/2021 |
| Yitzhak Joel Miller 1818 Deerfield Rd Boone, NC 28607 business entity owned by debtor | 23252 Sudie Payne Rd. Rodanthe, NC 27968 | none, was transferred back to it pre-bankruptcy ownership | 9/7/2021 |

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

| Person Who Received Transfer Address | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|--|--|---|---------------------------|
| Person's relationship to you Yitzhak Joel Miller 1818 Deerfield Rd Boone, NC 28607 business entity owned by Debtor | 1234 & 1236 Carondelet St New Orleans, LA 70130 | none, was transferred back to its pre-bankruptcy ownership | 9/7/2021 |

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|---------------------------|
|---------------|---|---------------------------|

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☒ Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|------------------------------------|---|---|---|
| Truliant Federal Credit Union P.O. Box 26000 Winston Salem, NC 27114-6000 | XXXX- | <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___ | | \$0.00 |

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

| Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | Who else had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|---|-----------------------|--------------------------|
|---|---|-----------------------|--------------------------|

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No

☒ Yes. Fill in the details.

| Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|---|--|
| Pending | Yitzhak Miller | Framed amateur photographs by debtor | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |

Debtor 1 Rabbi Yitzhak Joel Miller

Case number (if known) 22-50065

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No

☒ Yes. Fill in the details.

| Owner's Name Address (Number, Street, City, State and ZIP Code) | Where is the property? (Number, Street, City, State and ZIP Code) | Describe the property | Value |
|--|--|---|------------|
| Flagship Vacation Properties | State Employees Credit Union | Debtor is holding funds of Flagship in his SECU account. Money was transferred when Truliant closed accounts upon the filing of the previous Ch. 13 case. | \$5,000.00 |

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

| Case Title Case Number | Court or agency Name Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case |
|---------------------------|---|--------------------|--------------------|
|---------------------------|---|--------------------|--------------------|

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Debtor 1 **Rabbi Yitzhak Joel Miller**Case number (if known) **22-50065**

- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

| Business Name Address (Number, Street, City, State and ZIP Code) | Describe the nature of the business Name of accountant or bookkeeper | Employer Identification number Do not include Social Security number or ITIN. Dates business existed |
|--|---|--|
| Flagship Vacation Properties 1818 Deerfield Rd Boone, NC 28607 | Management of vacation rental properties Yitzhak Miller | EIN: 26-0692077 From-To 8/2/2018 - present |
| Flagship Vacation Properties 1818 Deerfield Rd Boone, NC 28607 | Managment of vacation rental properties Yitzhak Miller | EIN: 56-1513878 From-To 8/2/2018 - present |
| RabbiYitzhakMiller.org 1818 Deerfield Rd Boone, NC 28607 | Education, advising, and counseling in Judaism Yitzhak Miller | EIN: Same as Debtors From-To 2010-2018 |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
- ☒ Yes. Fill in the details below.

| Name Address (Number, Street, City, State and ZIP Code) | Date Issued |
|--|---|
| Barbara Morganstern Morganstern & Associates 100 S. Elm St, Ste 320 Greensboro, NC 27401 | 2020 for divorce proceedings |
| US Centers for Medicare & Medicaid Svcs aka healthcare.gov 7500 Security Boulevard Windsor Mill, MD 21244 | 2020 application for health care coverage |

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Rabbi Yitzhak Joel Miller
Rabbi Yitzhak Joel Miller
Signature of Debtor 1

Signature of Debtor 2

Date February 23, 2022

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Debtor 1 Rabbi Yitzhak Joel Miller

Case number (if known) 22-50065

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

| | |
|-------|------------------------|
| \$245 | filing fee |
| \$78 | administrative fee |
| + | \$15 trustee surcharge |
| \$338 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|---|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$571 | administrative fee |
| | \$1,738 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|---|-------|--------------------|
| | \$200 | filing fee |
| + | \$78 | administrative fee |
| | \$278 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|---|-------|--------------------|
| | \$235 | filing fee |
| + | \$78 | administrative fee |
| | \$313 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Middle District of North Carolina

In re Rabbi Yitzhak Joel Miller

Debtor(s)

Case No. 22-50065Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|---|----|-------------|
| For legal services, I have agreed to accept | \$ | <u>0.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>0.00</u> |
| Balance Due | \$ | <u>0.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 23, 2022

Date

/s/ Erik M. Harvey

Erik M. Harvey 37663

Signature of Attorney

Bennett Guthrie PLLC

1560 Westbrook Plaza Dr

Winston Salem, NC 27103

336-765-3121 Fax: 336-765-8622

Name of law firm